

REMARKS/ARGUMENTS

The Office Action of March 22, 2004, requires a restriction to one of the following inventions:

- I. Claims 1-10, drawn to facilitating communication;
- II. Claim 11, drawn to facilitating communication via a third party;
- III. Claims 12-14, 27, drawn to facilitating negotiation;
- IV. Claims 15-16, drawn to credit card use;
- V. Claims 17-21, drawn to using a merchant account;
- VI. Claims 22-26, 29, drawn to providing value added services;
- VII. Claim 30, drawn to consultation between plural providers and one client;
- VIII. Claim 31, drawn to consultation between one provider and plural clients; and
- IX. Claim 32, drawn to consultation between plural providers and plural clients.

Therefore, the applicant elects without traverse Claims 1-10.